

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

DOUG DUNHAM THOMPSON
 MARY DYANNE THOMPSON

CASE NO: 13-10141-RLJ-13
 HEARING DATE: 3/5/2014
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	BEALLS	\$300.00	018 0 U	HENDRICK ANESTHESIA NETWORK	\$113.69
020 0 U	JOHN PETER SMITH	\$482.00	021 0 U	OPHTHALMOLOGY SPECIALISTS OF TEXAS	\$119.00
024 0 U	SEARS CBNA	\$10,198.00	027 0 U	USAA FEDERAL SAVINGS BANK	\$4,500.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	BANK OF THE WEST	2000 RV 27 1/2' TRAVEL TRAILER	\$8,447.66	\$18,000.00	6.00%	20	\$512.70 PAID BY TRUSTEE
	Claim term is extended from 18 to 20 months. See Trustee's Modification below.						
009 0	TOYOTA MOTOR CREDIT CORPORATION	2009 TOYOTA TUNDRA	\$19,701.41	\$23,000.00	6.00%	18	\$1,437.76 PAID BY TRUSTEE
010 0	FIRST FINANCIAL BANK	1996 GMC PICKUP	\$0.00	\$2,000.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
011 0 U	ABILENE TEACHERS FEDERAL CREDIT UNION	\$2,101.12	012 0 U	FIA CARD SERVICES NA	\$26,998.69
	PURCHASES			PURCHASES	
014 0 U	OAK HARBOR CAPITAL VII LLC	\$9,254.57	015 0 U	PRA RECEIVABLES MANAGEMENT	\$6,009.11
	PURCHASES/CAPITAL ONE			PURCHASES/CHASE BANK	
016 0 U	PRA RECEIVABLES MANAGEMENT	\$232.67	017 0 U	PRA RECEIVABLES MANAGEMENT	\$2,848.80
	PURCHASES/JC PENNEY			PURCHASES/LOWES GEMB	
019 0 U	HENDRICK MEDICAL CENTER	\$509.23	022 0 U	RBS CITIZENS	\$7,461.03
	MEDICAL SERVICES			LOAN	
023 0 U	PRA RECEIVABLES MANAGEMENT	\$5,377.04	025 0 U	QUANTUM3 GROUP	\$6,133.18
	PURCHASES/SAMS CLUB			PURCHASES/SEARS GOLD MASTERCARD	

PURCHASES/STAGE

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s) Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Bank of the West's \$8,447.66 secured claim shall be paid over a 20 month term. Beginning 7/7/2013 debtor shall make 58 payments of \$2,195.00; for a total plan contribution of \$127,310.00. Plan term is reduced from 59 to 58 months. Plan pays 100% to general unsecured creditors who timely filed claims plus 6% interest from date of confirmation.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 3/5/2014 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 1/8/2014

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE TEACHERS FEDERAL CREDIT UNION ATTN GREGORY PECK PO BOX 5706 ABILENE TX 79608
ABILENE TEACHERS FEDERAL CREDIT UNION PO BOX 5706 ABILENE TX 79608
BANK OF AMERICA PO BOX 982235 EL PASO TX 79998
BANK OF AMERICA PO BOX 982238 EL PASO TX 79998
BANK OF THE WEST 2527 CAMINO RAMON SAN RAMON CA 94583
BANK OF THE WEST 2527 CAMINO RAMON PO BOX 5172 SAN RAMON CA 94583
BEALLS PO BOX SAN ANTONIO TX 78265
CAPITAL ONE NA ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY UT 84130
CHASE PO BOX 15298 WILMINGTON DE 19850
DOUG DUNHAM THOMPSON & MARY DYANNE THOMPSON 6301 FM 2526 CARBON TX 76435
DYANNE MCCURRY THOMPSON 6301 FM 2526 CARBON TX 76435
FIA CARD SERVICES NA PO BOX 15102 WILMINGTON DE 19886
FIA CARD SERVICES NA PO BOX 982284 EL PASO TX 79998
FIRST FINANCIAL BANK 201 E MAIN ST EASTLAND TX 76448
GECRB/JC PENNY ATTN: BANKRUPTCY PO BOX 103104 ROSWELL GA 30076
GECRB/LOWES BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
HENDRICK ANESTHESIA NETWORK PO BOX 3536 ABILENE TX 79604
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601
HENDRICK MEDICAL CENTER PO BOX 3117 ABILENE TX 79604
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JC PENNEY PO BOX 533 DALLAS TX 75221
JOHN PETER SMITH 1500 S MAIN ST FORT WORTH TX 76104
OAK HARBOR CAPITAL VII LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124
OAK HARBOR CAPITAL VII LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE SUITE 400 SEATTLE WA 98121
OPHTHALMOLOGY SPECIALISTS OF TEXAS 5441 HEALTH CENTER DR ABILENE TX 79606
PEOPLES BK CREDIT CARD SERVICES ATTN BANKRUPTCY PO BOX 7092 BRIDGEPORT CT 06601
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
QUANTUM3 GROUP LLC COMENITY BANK PO BOX 788 KIRKLAND WA 98083
QUANTUM3 GROUP MOMA FUNDING LLC PO BOX 788 KIRKLAND WA 98083
RBS CITIZENS 443 JEFFERSON BOULEVARD RJW135 WARWICK RI 02886
SAMS CLUB GEMB ATTENTION: BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
SEARS CBNA PO BOX 6282 SIOUX FALLS SD 57117
SEARS/CBNA/CITI PO BOX 6282 SIOUX FALLS SD 57117
STAGE WFNNB PO BOX 182686 COLUMBUS OH 43218
TOYOTA MOTOR CREDIT CO TOYOTA FINANCIAL SERVICES PO BOX 8026 CEDAR RAPIDS IA 52408
TOYOTA MOTOR CREDIT CORPORATION PO BOX 8026 CEDAR RAPIDS IA 52408
TOYOTA MOTOR CREDIT CORPORATION PO BOX 9490 CEDAR RAPIDS IA 52409
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FRWY SAN ANTONIO TX 78288